

Form 132 – 13sum

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 24-12398-JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Daniel Torres  
32 Berkshire Drive  
Sewell, NJ 08080

Social Security No.:  
xxx-xx-1926

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 8/7/24  
Time: 10:00 AM  
Location: 4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101-2067

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: June 21, 2024  
JAN: kvr

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

In re:  
Daniel Torres  
Debtor

Case No. 24-12398-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Jun 21, 2024

Form ID: 132

Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 23, 2024:

Recip ID	Recipient Name and Address
db	+ Daniel Torres, 32 Berkshire Drive, Sewell, NJ 08080-3103
520304090	+ Anthony Ali, 540 Diamond Spring Ave, Cherry Hill, NJ 08003-3607
520183262	Discover it, PO Box 70176, Philadelphia, PA 19176-0176
520183263	First Bankcard (FNB), PO Box 2557, Omaha, NE 68103-2557
520183270	+ Freidman Vartolo LLP, 1325 Franklin Ave Ste 160, Garden City, NY 11530-1631
520183264	Home Depot Card-D, PO Box 182676, Columbus OH 43218-2676
520304185	+ NJ Office Of The Attorney General, 25 Market St P.O. Box 112, Richard J. Hughes Justice Complex, Trenton, NJ 08611-2148
520183261	+ Navy Federal Credit Union(Jeep), 820 Follin Lane, PO 161006, Merrifield, VA 22119-0001
520183260	+ Navy Federal Platinum Credit Union, One Security Place, Merrifield, VA 22119-0001
520183265	PFFCU, PO Box 37603, Philadelphia, PA 19101-0603
520183267	+ PFFCU Platinum Rewards-D, Visa, PO Box 4521, Carol Stream, IL 60197-4521
520183268	+ R US Credit Card/Sync B-D, PO Box 530938, Atlanta, GA 30353-0938
520304125	Residential Capital, Partners, PO Box 17368, Austin, TX 78760-7368
520183258	Shop your Way MC (old Sears), PO Box 78024, Phoenix AZ 85062-8024
520304132	+ State Of New Jersey, P.O. Box 445, Department Of Treasury, Trenton, NJ 08695-0445
520304126	+ U.S. Bank National, Association as, Trustee for LB-IGLOO, SERIES IV TRUST, 7114 E Stetson Drive Scottsdale, AZ 85251-3248
520183271	+ US Bank Trust National Assoc., as trustee for LB-Igloo Series IV Trust, 1325 Franklin Ave Ste 160, Garden City, NY 11530-1631

TOTAL: 17

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 21 2024 20:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 21 2024 20:46:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	^ MEBN	Jun 21 2024 20:30:43	SN Servicing Corporation as servicer for U.S. Bank, Friedman Vartolo, LLC, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
520225304	Email/PDF: bncnotices@becket-lee.com	Jun 21 2024 20:49:37	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520183254	+ Email/PDF: bncnotices@becket-lee.com	Jun 21 2024 20:48:56	Amex, P.O. Box 981537, El Paso, TX 79998-1537
520304135	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 21 2024 20:49:32	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
520183257	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 21 2024 20:49:08	Capital One -Bosco's-D, PO Box 71106, Charlotte NC 28272-1106
520183256	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 21 2024 21:03:12	Capital One Quick Silver-D, PO Box 31293, Salt Lake City, UT 84131-0293
520183255	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 21 2024 20:48:40	Capital One Spark-D, PO Box 71083, Charlotte NC 28272-1083

District/off: 0312-1

User: admin

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520304136	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 21 2024 21:01:52	Cbna, Attn: Centralized, Bankruptcy/Citicorp, Po Box 790034, St Louis, MO 63179-0034
520183259	Email/PDF: creditonebknotifications@resurgent.com	Jun 21 2024 20:48:52	Credit One Bank-D, PO Box 60500, Industry CA 91716-0500
520213816	Email/Text: mrdiscen@discover.com	Jun 21 2024 20:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
520304150	+ Email/Text: mrdiscen@discover.com	Jun 21 2024 20:43:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
520304184	Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 21 2024 20:45:00	Internal Revenue Service, P.O. Box 744, Special Procedure Branch, Springfield, NJ 07081
520183266	Email/PDF: ais.sync.ebn@aisinfo.com	Jun 21 2024 20:48:54	Lowes/Synchrony Bank-D, PO Box 530914, Atlanta, GA 30353-0914
520183269	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Jun 21 2024 20:49:31	Midland Mortgage, 999 NW Grand Blvd, Oklahoma City, OK 73118-6051
520304091	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Jun 21 2024 21:02:22	Midland Mortgage Co, Attn: Customer, Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
520209433	+ Email/Text: ext_ebn_inbox@navyfederal.org	Jun 21 2024 20:46:00	NAVY FEDERAL CREDIT UNION, P O BOX 3000, MERRIFIELD, VA 22119-3000
520304093	+ Email/Text: ext_ebn_inbox@navyfederal.org	Jun 21 2024 20:46:00	Navy FCU, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
520304123	+ Email/Text: bankruptcy1@pffcu.org	Jun 21 2024 20:45:00	Police & Fire FCU01, 901 Arch Street, Philadelphia, PA 19107-2495
520304179	+ Email/Text: bncmail@w-legal.com	Jun 21 2024 20:45:00	Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
520184369	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Jun 21 2024 20:48:45	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520304129	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
520304183	*	Internal Revenue Service, Po Box 725 Special Procedures, Function, Springfield, NJ 07081

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 23, 2024

Signature: /s/Gustava Winters

District/off: 0312-1

User: admin

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 21, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jason Brett Schwartz	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of LB-Igloo Series IV Trust bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
Lauren Moyer	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of LB-Igloo Series IV Trust bkecf@friedmanvartolo.com, nj-ecfmail@ecf.courtdrive.com
Seymour Wasserstrum	on behalf of Debtor Daniel Torres mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6